

Information to identify the case:		
Debtor 1	<b>Joseph B. Holmberg</b>	Social Security number or ITIN <b>xxx-xx-3790</b>
	First Name Middle Name Last Name	EIN --
Debtor 2	<b>Tara N. Holmberg</b>	Social Security number or ITIN <b>xxx-xx-6511</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number: <b>15-10206-TPA</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph B. Holmberg

Tara N. Holmberg

6/17/20

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Joseph B. Holmberg  
Tara N. Holmberg  
DebtorsCase No. 15-10206-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: lfin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 33

Date Rcvd: Jun 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 19, 2020.

db/jdb  
cr +Joseph B. Holmberg, Tara N. Holmberg, 2272 Jackson Run Road, Warren, PA 16365-7102  
+PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982  
14001005 +Aes / Citi Education, Po Box 61047, Harrisburg, PA 17106-1047  
14029132 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
14001011 +Glelsi / Indiana Secondary, PO Box 7860, Madison, WI 53707-7860  
14025153 INDIANA SECONDARY MARKET, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973  
14001012 +Indmkt / Glhec, 2401 International Lane, Madison, WI 53704-3121  
14025152 KEYBANK NA, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973  
14001013 +Key Bank Usa Na / Glelsi, Attn: Recovery Payment Process, 4910 Tiedamen Road,  
Routing Number: Oh-0, Brooklyn, OH 44144-2338  
14023312 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  
14016793 +PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101-4982  
14001016 +Pnc Bank, Attn: Bankruptcy, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
14001017 +SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Seterus Inc, 14523 Sw Millikan Way Street, Beaverton, OR 97005)  
14001019 +Weisfield Jewelers/Sterling Jewelers Inc, Attn: Bankruptcy, Po Box 1799,  
Akron, OH 44309-1799

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 18 2020 04:46:48 Pennsylvania Dept. of Revenue,  
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946  
cr +E-mail/Text: bkdepartment@rtresolutions.com Jun 18 2020 04:47:50 Real Time Resolution, Inc.,  
1349 Empire Central Drive, Suite 150, Dallas, TX 75247-4029  
cr EDI: RECOVERYCORP.COM Jun 18 2020 07:43:00 Recovery Management Systems Corporation,  
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
14001006 EDI: BANKAMER.COM Jun 18 2020 07:43:00 Bank Of America, Attention: Recovery Department,  
4161 Piedmont Parkway, Greensboro, NC 27410  
14001018 EDI: CITICORP.COM Jun 18 2020 07:43:00 Universal / Citi, Attn.: Centralized Bankruptcy,  
Po Box 20507, Kansas City, MO 64195  
14001007 +EDI: CAPITALONE.COM Jun 18 2020 07:43:00 Capital One, N.A., Capital One Bank (USA) N.A.,  
Po Box 30285, Salt Lake City, UT 84130-0285  
14025542 +E-mail/Text: bankruptcy@cavps.com Jun 18 2020 04:48:07 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
14038127 EDI: ECASST.COM Jun 18 2020 07:43:00 ECASST SETTLEMENT CORPORATION, ASSIGNEE,  
OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262  
14330256 EDI: ECMC.COM Jun 18 2020 07:43:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408  
14028570 +EDI: RMSC.COM Jun 18 2020 07:43:00 Green Tree Servicing LLC, 7340 S. Kyrene Rd.,  
Recovery Dept - T120, Tempe, AZ 85283-4573  
14001009 EDI: JPMORGANCHASE Jun 18 2020 07:43:00 Chase Card, Po Box 15298, Wilmington, DE 19850  
14001014 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Jun 18 2020 04:47:52 Keybank, Na,  
4910 Tiedeman Road, Brooklyn, OH 44144-2338  
14001015 E-mail/Text: camanagement@mtb.com Jun 18 2020 04:46:00 M & T Bank, Attn: Bankruptcy,  
1100 Wehrle Drive, 2nd Floor, Williamsville, NY 14221  
14036573 E-mail/Text: camanagement@mtb.com Jun 18 2020 04:46:00 M&T BANK, PO BOX 1288,  
Buffalo, NY 14240  
14023082 EDI: Q3G.COM Jun 18 2020 07:43:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
14279415 E-mail/Text: bkdepartment@rtresolutions.com Jun 18 2020 04:47:50  
Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,  
Dallas, Texas 75247-4029  
14008522 EDI: RECOVERYCORP.COM Jun 18 2020 07:43:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
14001010 EDI: USBANKARS.COM Jun 18 2020 07:43:00 Elan Financial Service, PO Box 108,  
Saint Louis, MO 63166  
14013976 +E-mail/Text: pgilbert@warren-county.net Jun 18 2020 04:48:23 Warren County Tax Claim Bureau,  
204 4th Avenue, Warren PA 16365-2362

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Green Tree Servicing, LLC  
cr M&T BANK  
cr\* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
14330257\* ECMC, PO Box 16408, St. Paul, MN 55116-0408  
14036587\* +M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307  
(address filed with court: M&T BANK, PO BOX 1288, Buffalo, NY 14240)  
14280116\* Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,  
Dallas, Texas 75247-4029

District/off: 0315-1

User: lfin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 33

Date Rcvd: Jun 17, 2020

14001008      ##+Central Credit / Penn Credit Corporation,      Attn: Bankruptcy,      Po Box 988,  
                 Harrisburg, PA 17108-0988

TOTALS: 2, \* 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 19, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on June 17, 2020 at the address(es) listed below:

Andrew F Gornall      on behalf of Creditor      M&T BANK andygornall@latouflawfirm.com  
Daniel P. Foster      on behalf of Debtor Joseph B. Holmberg dan@mrdebtbuster.com,  
                 katie@mrdebtbuster.com/kaitlyn@mrdebtbuster.com/kristen@mrdebtbuster.com/fosterlaw@ecf.inforuptcy  
                 .com  
Daniel P. Foster      on behalf of Joint Debtor Tara N. Holmberg dan@mrdebtbuster.com,  
                 katie@mrdebtbuster.com/kaitlyn@mrdebtbuster.com/kristen@mrdebtbuster.com/fosterlaw@ecf.inforuptcy  
                 .com  
James Warmbrodt      on behalf of Creditor      M&T BANK bkgroup@kmlawgroup.com  
John J. Berry      on behalf of Creditor      PNC BANK N.A. John.Berry@dinsmore.com,  
                 Christina.Lee@dinsmore.com  
Nicholas Godfrey      on behalf of Creditor      PNC BANK N.A. nicholas.godfrey@dinsmore.com,  
                 christina.lee@dinsmore.com  
Office of the United States Trustee      ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft      on behalf of Creditor      Green Tree Servicing, LLC pashcroft@bernsteinlaw.com,  
                 ckutch@ecf.courtdrive.com/acarr@bernsteinlaw.com  
Ronda J. Winnecour      cmecf@chapter13trusteedpa.com

TOTAL: 9